

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION - DETROIT**

IN THE MATTER OF:

DANIEL A. MARTINEZ
KIMBERLY A. MARTINEZ

Debtors

CHAPTER 13
Case No. 16-50782-LSG
Judge LISA S. GRETCHKO

**TRUSTEE'S NOTICE OF FINAL CURE PAYMENT AND
TRUSTEE'S NOTICE OF COMPLETION OF PLAN PAYMENTS;
NOTICE TO CREDITORS OF OBLIGATION TO
FILE A RESPONSE AND RIGHT TO OBJECT; AND
NOTICE TO DEBTOR OF OBLIGATION TO FILE DEBTOR'S CERTIFICATION**

*Please read this Report carefully. It advises you of certain
rights and deadlines imposed pursuant to the law.
Your rights may be adversely affected.*

David Wm. Ruskin, Standing Chapter 13 Trustee, pursuant to F.R.Bankr.P. 3002.1(f) and E.D. Mich. LBR 2015-3(a)(1), reports to the Court that the above-named Debtors have completed all payments under the confirmed Chapter 13 plan.

This notice is provided pursuant to F.R.Bankr.P. 3002.1(f), to claimants whose claims are secured by a security interest in the debtors' principal residence and whose claims are provided for under 11 U.S.C. 1322(b)(5).

**IF YOUR CLAIM WAS PAID BY THE TRUSTEE, THE DEBTORS HAVE
PAID IN FULL THE AMOUNT REQUIRED TO CURE ANY DEFAULT
ON YOUR CLAIM.**

**IF YOUR CLAIM WAS PAID DIRECTLY BY THE DEBTORS OR THE
AUTOMATIC STAY WAS LIFTED DURING THE TERM OF THE
DEBTORS' CHAPTER 13 PLAN, THE TRUSTEE DOES NOT HAVE ANY
INFORMATION REGARDING WHETHER THIS OBLIGATION IS
CURRENT.**

**PURSUANT TO F.R.BANKR.P. 3002.1(g), YOU ARE REQUIRED TO
FILE AND SERVE A RESPONSE ON THE DEBTORS, DEBTORS'
COUNSEL AND THE TRUSTEE, NO LATER THAN 21 DAYS AFTER
SERVICE OF THIS NOTICE. F.R.BANKR.P. 3002.1(g) SETS FORTH THE
SPECIFICS GOVERNING THE REQUIRED RESPONSE.**

In addition to the requirements of F.R.Bankr.P. 3002.1(g), pursuant to E.D. Mich. LBR 2015-3(a)(2), if the Court determines that Debtors' are eligible for a Discharge, the Order of Discharge will include findings that:

1. All allowed claims have been paid in accordance with the plan; and
2. With respect to any secured claim that continues beyond the term of the plan, any prepetition or post-petition defaults have been cured.

Pursuant to E.D. Mich. LBR 2015-3(a)(3), if the Court determines that Debtors' are eligible for a Discharge, the Order of Discharge will direct that:

1. Any creditor who held a secured claim that was fully paid shall execute and deliver to the Debtors a release, termination statement, discharge of mortgage or other appropriate certificate suitable for recording; and
2. Any creditor who holds a secured claim that continues beyond the term of the plan shall take no action inconsistent with the findings set forth in the Order of Discharge.

RIGHTS AND DUTIES OF DEBTORS

Duty of Debtors regarding secured debt obligations: Every Debtor, regardless of whether the Debtor is or claims to be entitled to a discharge, must:

1. Immediately begin making the required payments on secured debt obligations to avoid defaulting on those secured debt obligations.
2. Continue to make required payments on secured debt obligations until those obligations are paid in full. If the Court determines that the Debtors are eligible for a Discharge, the Chapter 13 Discharge will not discharge the Debtors from any obligation on any continuing secured debt payments that come due after the date of the Debtors' last payment under the Plan.

See E.D. Mich. LBR 2015-3(a)(6)&(7).

If the Debtor claims to be eligible for a discharge pursuant to 11 USC Section 1328:

1. Within 28 days of the date of this Chapter 13 Trustee's Report, the Debtor must file with the Court the Certification Regarding Domestic Support Obligations. The form and instructions on how to complete this form may be found on the Court's web site, www.mieb.uscourts.gov.
2. If this is a Joint Case, each Debtor must separately complete and file the Certification Regarding Domestic Support Obligations. The form and instructions on how to complete this form may be found on the Court's web site, www.mieb.uscourts.gov.
3. If the Debtor fails to complete and file the Certification Regarding Domestic Support Obligations within 28 days of the date of this Chapter 13 Trustee's Report, the Debtor's case may be closed by the Court without the entry of a discharge. The form and instructions on how to complete this form may be found on the Court's web site, www.mieb.uscourts.gov.

RIGHTS AND DUTIES OF CREDITORS

In addition to the requirements of F.R.Bankr.P. 3002.1(g), pursuant to E.D. Mich. LBR 2015-3(a)(4), if any party in interest asserts that:

1. The Debtors have failed to make all payments to the Chapter 13 Trustee as required by the confirmed Chapter 13 plan; or
2. The Debtors are not current in any payments the Debtors were authorized to make directly to a creditor; or
3. One or more allowed claims have not been paid in accordance with the plan; or
4. With respect to any secured claim that continues beyond the term of the plan, there remains prepetition or post-petition defaults that have not been cured; or
5. A creditor has a lawful reason to refuse to execute or deliver a release, termination statement, discharge of mortgage or other appropriate certificate suitable for recording; or
6. There exists reasonable cause to believe that:
 - (a) 11 U.S.C. Section 522(q)(1) may be applicable to the Debtors; or
 - (b) There is pending any proceeding in which the Debtors may be found guilty of a felony of the kind specified in 11 U.S.C. Section 522(q)(1)(A) or found liable for a debt of the kind described in 11 U.S.C. Section 522(q)(1)(B)

the party may file an objection to this Report. Any objection must be filed not later than 21 days after service of this Trustee's Report. If a timely objection is filed, the Court will delay entry of the order of discharge until the Court resolves the objection and a hearing will be scheduled with notice to the objecting party.

In addition to the requirements of F.R.Bankr.P. 3002.1(g), if no objection to this Trustee's Report is timely filed, pursuant to E.D. Mich. LBR 2015-3(a)(5), it shall be conclusively determined that:

1. Debtors have made all payments to the Chapter 13 Trustee as required by the confirmed Chapter 13 plan; and
2. Debtors are current in all payments Debtors were authorized to make directly to a creditor; and
3. All allowed claims have been paid in accordance with the plan; and
4. With respect to any secured claim that continues beyond the term of the plan, all prepetition and post-petition defaults have been cured; and

5. A creditor has no lawful reason to refuse to execute or deliver a release, termination statement, discharge of mortgage or other appropriate certificate suitable for recording; and;
6. There exists no reasonable cause to believe that:
 - (a) 11 U.S.C. Section 522(q)(1) may be applicable to the Debtors; or
 - (b) There is pending any proceeding in which the debtors may be found guilty of a felony of the kind specified in 11 U.S.C. Section 522(q)(1)(A) or found liable for a debt of the kind described in 11 U.S.C. Section 522(q)(1)(B)
7. The Court may enter an order of discharge containing the terms set forth above without further notice or hearing.

OFFICE OF THE CHAPTER 13 STANDING TRUSTEE-DETROIT
David Wm. Ruskin, Chapter 13 Standing Trustee

Dated: June 30, 2022

/s/ Lisa K. Mullen

DAVID WM. RUSKIN (P26803)
Attorney and Chapter 13 Standing Trustee
LISA K. MULLEN (P55478)
JOHN P. KAPITAN (P61901)
26555 Evergreen Road Ste 1100
Southfield, MI 48076-4251
Telephone (248) 352-7755

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION - DETROIT**

IN THE MATTER OF:

DANIEL A. MARTINEZ
KIMBERLY A. MARTINEZ

Debtors

CHAPTER 13

Case No. 16-50782-LSG

Judge LISA S. GRETCHKO

**PROOF OF SERVICE OF TRUSTEE'S NOTICE OF FINAL CURE PAYMENT AND
TRUSTEE'S NOTICE OF COMPLETION OF PLAN PAYMENTS;
NOTICE TO CREDITORS OF OBLIGATION TO
FILE A RESPONSE AND RIGHT TO OBJECT; AND
NOTICE TO DEBTOR OF OBLIGATION TO FILE DEBTOR'S CERTIFICATION**

I hereby certify that on June 30, 2022, I electronically filed the TRUSTEE'S NOTICE OF FINAL CURE PAYMENT AND TRUSTEE'S NOTICE OF COMPLETION OF PLAN PAYMENTS; NOTICE TO CREDITORS OF OBLIGATION TO FILE A RESPONSE AND RIGHT TO OBJECT; AND NOTICE TO DEBTOR OF OBLIGATION TO FILE DEBTOR'S CERTIFICATION with the Clerk of the Court using the ECF system which will send notification of such filing to the following:

The following parties were served electronically:

Consumer Protection Attorneys Of Michigan Pllc
23000 Telegraph Rd Ste 5
Brownstown, MI 48134

The parties on the attached list were served via First Class Mail at the addresses below by depositing same in a United States Postal Box with the lawful amount of postage affixed thereto .

/s/ Deanna Thiel

Deanna Thiel
For the Office of the Chapter 13 Standing Trustee-Detroit
26555 Evergreen Road Ste 1100
Southfield, MI 48076-4251
(248) 352-7755

DANIEL A. MARTINEZ
KIMBERLY A. MARTINEZ
28867 TELEGRAPH RD
FLAT ROCK, MI 48134

KIMBERLY A. MARTINEZ
DANIEL A. MARTINEZ
28336 HUNTER COURT
FLAT ROCK, MI 48134

CAPITAL ONE
P O BOX 30285
SALT LAKE CITY, UT 84130-0285

CAPITAL ONE BANK (USA) NA BY
AMERICAN INFOSOURCE LP AS AGENT
P O BOX 71083
CHARLOTTE, NC 28272-1083
CHARLES J SCHNEIDER PC
39319 PLYMOUTH RD STE 1
LIVONIA, MI 48150

CITIBANK/BEST BUY
CENTRALIZED BANKRUPTCY/CITICORP
CREDIT
P O BOX 790040
ST LOUIS, MO 63179
COMENITY BANK/MEIJER
P O BOX 182125
COLUMBUS, OH 43218

COMENITY BANK/NWYRK & CO
P O BOX 18215
COLUMBUS, OH 43218

DEPT OF ED/NAVIENT
ATTN CLAIMS DEPT
P O BOX 9400
WILKES BARR, PA 18773

DISCOVER BANK
P O BOX 3025
NEW ALBANY, OH 43054-3025

DISCOVER BANK
% DISCOVER PRODUCTS
P O BOX 3025
NEW ALBANY, OH 43054-3025

DITECH FINANCIAL
P O BOX 6172
RAPID CITY, SD 57709

DITECH FINANCIAL LLC
P O BOX 0049
PALATINE, IL 60055-0049

FORD MOTOR CREDIT
CH 13 DRAWER 55 953
P O BOX 55000
DETROIT, MI 48255
FORD MOTOR CREDIT COMPANY
% KILPATRICK & ASSOCIATES
903 N OPDYKE STE C
AUBURN HILLS, MI 48326

FORD MOTOR CREDIT COMPANY
P O BOX 552679
DETROIT, MI 48225-2679

FORD MOTOR CREDIT COMPANY LLC
P O BOX 62180
COLORADO SPRINGS, CO 80962

LVNV FUNDING LLC
% RESURGENT CAPITAL SERVICES
P O BOX 10587
GREENVILLE, SC 29603-0587

MEIJER CREDIT UNION
P O BOX 141607
GRAND RAPIDS, MI 49514

MEIJER CREDIT UNION
% CHARLES J HIEMSTRA
125 OTTAWA AVE NW #310
GRAND RAPIDS, MI 49503

MICHELLE MCCOY
NO ADDRESS GIVEN

MIDLAND FUNDING LLC
% MIDLAND CREDIT MANAGEMENT INC
P O BOX 2011
WARREN, MI 48090

MSU FEDERAL CREDIT UNION
% BUTLER, BUTLER & ROWSE-OBERLE
24525 HARPER AVE STE TWO
ST CLAIR SHORES, MI 48080

MSU FEDERAL CREDIT UNION
P O BOX 1208
EAST LANSING, MI 48826

MSU FEDERAL CREDIT UNION
3777 WEST RD
EAST LANSING, MI 48823

NAVIENT SOLUTIONS LLC ON BEHALF OF
THE DEPT OF EDUCATION
% NAVIENT - U S DEPT OF ED SERVICING
P O BOX 4450
PORTLAND, OR 97208-4450

NAVIENT SOLUTIONS LLC ON BEHALF OF
THE DEPT OF EDUCATION
P O BOX 9635
WILKES BARRE, PA 18773-9635

OCWEN/HOMEWARD RESIDENTIAL
1525 S BELTLINE
COPPELL, TX 75019

OFFICE OF CHILD SUPPORT
DEPARTMENT OF HUMAN SERVICES
235 S GRAND AVE
P O BOX 30478
LANSING, MI 48909-7978

ONEMAIN FINANCIAL/CITIFINANCIAL
6801 COLWELL BLVD
NTSB-2320
IRVING, TX 75039

PNC BANK
P O BOX 94982
CLEVELAND, OH 44101

PNC BANK CREDIT CARD
P O BOX 5570
MAILSTOP BR-YB58-01-5
CLEVELAND, OH 44101

PORTFOLIO RECOVERY ASSOCIATES
% PRA RECEIVABLES MANAGEMENT LLC
P O BOX 12914
NORFOLK, VA 23541

PORTFOLIO RECOVERY ASSOCIATES -
NOTICES
% PRA RECEIVABLES MANAGEMENT LLC
P O BOX 41067
NORFOLK, VA 23541

QUANTUM3 GROUP LLC AS AGENT FOR
COMENITY BANK
P O BOX 788
KIRKLAND, WA 98083-0788
SYNCHRONY BANK/LOWES
P O BOX 965064
ORLANDO, FL 32896

U S BANK TRUST NA FOR LB-IGLOO
SERIES IV TRUST
% RUSHMORE LOAN MANAGEMENT
SERVICES

P O BOX 52708
IRVINE, CA 92619-2708

U S BANK TRUST NA FOR LB-IGLOO
SERIES IV TRUST
% RUSHMORE LOAN MANAGEMENT
SERVICES

P O BOX 55004
IRVINE, CA 92619-2708

WELLS FARGO FINANCIAL NATIONAL
BANK
% WELLS FARGO BANK NA
P O BOX 10438
DES MOINES, IA 50306-0438

WELLS FARGO FINANCIAL NATIONAL
BANK

% WELLS FARGO BANK NA

P O BOX 14487

DES MOINES, IA 50309

WELLS FARGO HOME PROJECTS VISA

WRITTEN CORRESPONDENCE

RESOLUTIONS

MAC#X2302-04C P O BOX 10335

DES MOINES, IA 50306